

Information to identify the case:

Debtor 1 Loraine Baxter
First Name Middle Name Last Name
Debtor 2 Terry Baxter
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8398**

EIN --_--_--_--_--_--

Social Security number or ITIN **xxx-xx-6060**

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-10810-KHK**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Loraine Baxter

Terry Baxter

July 15, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Loraine Baxter
 Terry Baxter
 Debtors

Case No. 19-10810-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: jonesar
 Form ID: 318

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db/jdb	Loraine Baxter, Terry Baxter, 905 North Patchett St., Apt 103, Alexandria, VA 22314
14762943	+AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
14762944	+American Collections Enterprise Inc, Attn: Bankruptcy, Po Box 30096, Alexandria, VA 22310-8096
14762945	+Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14762948	+INOVA, 2990 Telestar Court, Falls Church, VA 22042-1207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: BDFKING Jul 16 2019 07:58:00 Donald F. King, 1775 Wiehle Avenue, Suite 400, Reston, VA 20190-5159
14762946	+EDI: RCSFNBMARIN.COM Jul 16 2019 07:58:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14762947	+EDI: AMINFOFP.COM Jul 16 2019 07:58:00 First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14762949	+EDI: RESURGENT.COM Jul 16 2019 07:58:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Loraine Baxter ap@aplawg.com,
 preea@aplawg.com;pandurangiar78675@notify.bestcase.com
 Ashvin Pandurangi on behalf of Joint Debtor Terry Baxter ap@aplawg.com,
 preea@aplawg.com;pandurangiar78675@notify.bestcase.com
 Donald F. King Kingtrustee@ofplaw.com, va50@ecfcbis.com
 John P. Fitzgerald, III ustpreregion04.ax.ecf@usdoj.gov

TOTAL: 4